

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: WADE, BRUCE WAYNE

§ Case No. 08-05686

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Debtor(s) WADE, JUDY K.

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00

Assets Exempt: \$60,950.00

Total Distribution to Claimants: \$22,402.31

Claims Discharged

Without Payment: \$28,734.72

Total Expenses of Administration: \$3,322.14

3) Total gross receipts of \$ 25,724.45 (see Exhibit 1 ), minus funds paid to the debtor and third parties of \$ 0.00 (see Exhibit 2 ), yielded net receipts of \$25,724.45 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$180,686.44	\$15,348.85	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,322.14	3,322.14	3,322.14
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	51,093.00	51,137.03	51,137.03	22,402.31
<b>TOTAL DISBURSEMENTS</b>	<b>\$231,779.44</b>	<b>\$69,808.02</b>	<b>\$54,459.17</b>	<b>\$25,724.45</b>

4) This case was originally filed under Chapter 7 on March 11, 2008.  
. The case was pending for 22 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/23/2009 By: /s/MICHAEL G. BERLAND  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Inheritance-scheduled	1129-000	25,694.22
Interest Income	1270-000	30.23
<b>TOTAL GROSS RECEIPTS</b>		<b>\$25,724.45</b>

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Ford Motor Credit Company LLC	4110-000	5,047.44	4,627.15	0.00	0.00
Ford Motor Credit Company LLC	4110-000	10,721.00	10,721.70	0.00	0.00
Countrywide Home Lending	4110-000	134,129.00	N/A	N/A	0.00
Harris Bank	4110-000	30,789.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>		<b>\$180,686.44</b>	<b>\$15,348.85</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	3,322.14	3,322.14	3,322.14
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	3,322.14	3,322.14	3,322.14

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Capital Recovery II	7100-000	3,082.00	3,082.50	3,082.50	1,350.39
Capital Recovery One	7100-000	3,824.00	3,824.54	3,824.54	1,675.47
Discover Bank/DFS Services LLC	7100-000	8,531.00	8,531.44	8,531.44	3,737.49
CHASE BANK USA	7100-000	8,886.00	8,886.50	8,886.50	3,893.03

FIA CARD SERVICES, N.A./BANK OF AMERICA	7100-000	5,265.00	5,304.90	5,304.90	2,323.99
FIA CARD SERVICES, N.A./BANK OF AMERICA	7100-000	7,667.00	7,667.55	7,667.55	3,359.03
FIA CARD SERVICES, N.A./BANK OF AMERICA	7100-000	13,083.00	13,083.68	13,083.68	5,731.75
FIA CARD SERVICES, N.A./BANK OF AMERICA	7100-000	755.00	755.92	755.92	331.16
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		51,093.00	51,137.03	51,137.03	22,402.31

Exhibit 8

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# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-05686  
Case Name: WADE, BRUCE WAYNE  
Period Ending: 12/23/09

Trustee: (520196) MICHAEL G. BERLAND  
Filed (f) or Converted (c): 03/11/08 (f)  
§341(a) Meeting Date: 05/01/08  
Claims Bar Date: 08/08/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	227 Meadowbrook, Bolingbrook-scheduled	206,200.00	0.00	0.00	FA
2	Inheritance-scheduled	0.00	25,694.22	25,694.22	FA
3	Cash-scheduled	200.00	0.00	0.00	FA
4	Household goods-scheduled	4,000.00	0.00	0.00	FA
5	Encyclopedias-scheduled	200.00	0.00	0.00	FA
6	Clothing-scheduled	1,500.00	0.00	0.00	FA
7	Wedding, rings watch, necklace-scheduled	1,000.00	0.00	0.00	FA
8	Term life insurance(2)-scheduled	0.00	0.00	0.00	FA
9	Camera, camcorder, bicycles etc-scheduled	1,000.00	0.00	0.00	FA
10	401k-scheduled	40,000.00	0.00	0.00	FA
11	Pension-scheduled	11,000.00	0.00	0.00	FA
12	2005 Ford Escape-scheduled	14,275.00	0.00	0.00	FA
13	2004 Ford Focus-scheduled	8,575.00	0.00	0.00	FA
14	Tcf savings-scheduled	50.00	0.00	0.00	FA
15	TCF checking-scheduled	2,000.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	30.23	Unknown
16	Assets Totals (Excluding unknown values)	\$290,000.00	\$25,694.22	\$25,724.45	\$0.00

#### Major Activities Affecting Case Closing:

The Trustee liquidated an inheritance.

Initial Projected Date Of Final Report (TFR): May 31, 2011

Current Projected Date Of Final Report (TFR): May 31, 2011

Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-05686  
Case Name: WADE, BRUCE WAYNE

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*,\*\*\*\*\*08-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 13-7599777  
Period Ending: 12/23/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/06/08	{2}	Judy Wade	Proceeds of inheritance	1129-000	25,694.22		25,694.22
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.42		25,696.64
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.26		25,699.90
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.26		25,703.16
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.05		25,706.21
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.37		25,709.58
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	2.80		25,712.38
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	2.02		25,714.40
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.82		25,716.22
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.04		25,717.26
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.97		25,718.23
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.11		25,719.34
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.04		25,720.38
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.01		25,721.39
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.11		25,722.50
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.08		25,723.58
08/26/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.87		25,724.45
08/26/09		To Account #*****0866	Transfer for purpose of final distribution	9999-000		25,724.45	0.00

ACCOUNT TOTALS	25,724.45	25,724.45	\$0.00
Less: Bank Transfers	0.00	25,724.45	
Subtotal	25,724.45	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$25,724.45	\$0.00	

Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-05686  
Case Name: WADE, BRUCE WAYNE

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*.\*\*\*\*\*08-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 13-7599777  
Period Ending: 12/23/09

1 Trans. Date	2 (Ref #) / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/26/09		From Account #*****0865	Transfer for purpose of final distribution	9999-000	25,724.45		25,724.45
08/31/09	101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$3,322.14, Trustee Compensation; Reference:	2100-000		3,322.14	22,402.31
08/31/09	102	Capital Recovery II	Dividend paid 43.80% on \$3,082.50; Claim# 3; Filed: \$3,082.50; Reference:	7100-000		1,350.39	21,051.92
08/31/09	103	Capital Recovery One	Dividend paid 43.80% on \$3,824.54; Claim# 4; Filed: \$3,824.54; Reference:	7100-000		1,675.47	19,376.45
08/31/09	104	Discover Bank/DFS Services LLC	Dividend paid 43.80% on \$8,531.44; Claim# 5; Filed: \$8,531.44; Reference:	7100-000		3,737.49	15,638.96
08/31/09	105	CHASE BANK USA	Dividend paid 43.80% on \$8,886.50; Claim# 6; Filed: \$8,886.50; Reference:	7100-000		3,893.03	11,745.93
08/31/09	106	FIA CARD SERVICES, N.A./BANK OF AMERICA	Dividend paid 43.80% on \$5,304.90; Claim# 7; Filed: \$5,304.90; Reference:	7100-000		2,323.99	9,421.94
08/31/09	107	FIA CARD SERVICES, N.A./BANK OF AMERICA	Dividend paid 43.80% on \$7,667.55; Claim# 8; Filed: \$7,667.55; Reference:	7100-000		3,359.03	6,062.91
08/31/09	108	FIA CARD SERVICES, N.A./BANK OF AMERICA	Dividend paid 43.80% on \$13,083.68; Claim# 9; Filed: \$13,083.68; Reference:	7100-000		5,731.75	331.16
08/31/09	109	FIA CARD SERVICES, N.A./BANK OF AMERICA	Dividend paid 43.80% on \$755.92; Claim# 10; Filed: \$755.92; Reference:	7100-000		331.16	0.00

ACCOUNT TOTALS	25,724.45	25,724.45	\$0.00
Less: Bank Transfers	25,724.45	0.00	
Subtotal	0.00	25,724.45	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$25,724.45	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***.*****08-65	25,724.45	0.00	0.00
Checking # ***.*****08-66	0.00	25,724.45	0.00
	\$25,724.45	\$25,724.45	\$0.00